

**In the United States Bankruptcy Court  
for the Southern District of Georgia**

In the matter of:	)	Chapter 13 Case
	)	Number 14-12388
Alphonso Ruffin Sr	)	
	)	
Debtor(s)	)	

**CHAPTER 13 PLAN AND MOTION**

(General Order 2005-3 Approved Form)

1. Debtor(s) shall pay to the Trustee the sum of \$ 1,130.00 per month for the applicable commitment period of:

XX 60 months: or

(If applicable include the following): These plan  
Payments change to \$ \_\_\_\_\_ monthly on  
\_\_\_\_\_, 20\_\_\_\_.

   minimum of 36 months. Section 1325(b)(4).

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) The Trustee percentage fee as set by the United States Trustee.

(b) Attorney fees allowed pursuant to Section 507(a)(2) of \$3,000.00 To be paid in accordance with applicable General Orders of this Court.

© Other Section 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.

(d) Monthly payments according to the contract on the following long-term debts. Section 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITOR

MONTH OF FIRST TRUSTEE PAYMENT

INITIAL MONTHLY PAYMENT

**IN THE ALTERNATIVE:**

  X Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR

INITIAL MONTHLY PAYMENT

Wells Fargo Home Mortgage (1<sup>st</sup> mortgage)

Contract rate\*\*

(e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Wells Fargo (2 <sup>nd</sup> mortgage)	real estate	10,000.00	Contract rate	200.00

Debtor accepts right to redeem with Titlemax

(f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to Section 506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Titlemax	vehicle (chevy)	9,000.00	3.25	95.00
Titlemax	Vehicle (nissan)	4,000.00	3.25	60.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. Section 1322(b)(5):

<u>CREDITOR</u>	<u>ESTIMATED PREPETITION CLAIM</u>
Wells Fargo Home Mortgage (1 <sup>st</sup> mortgage)	0.00 (per loan mod)

(h) The following unsecured allowed claims are classified to be at 100% \_\_\_\_\_ with interest at \_\_\_\_\_%; \_\_\_\_\_ without interest.

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in Paragraph 2 (f) or 6, will be paid a \_\_\_\_\_ % dividend or a prorata share of \$ 9,297.50 \_\_\_\_\_, whichever is greater.

3. Debtor will make Section 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors:

\_\_\_\_\_ Direct to the Creditor; or \_\_\_\_\_ to the Trustee

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
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4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. Section 101(14A). Debtor requests Trustee to provide the statutory notice of Section 1302(d) to these claimants.

<u>CREDITOR</u>	<u>ADDRESS</u>
Regina Ruffin	4606 Crested Butte Road, Augusta GA 30909

5. Pursuant to 11 U.S.C. Section 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to Section 349, with respect to the property described below:

<u>CREDITOR</u>	<u>PROPERTY</u>
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6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>
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7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by Section 1325(a)(5).

8. Other Provisions: \*\*post petition mortgage payments to be applied to principal reduction, interest, authorized late charges & escrow, if applicable. Wells Fargo Home Mortgage (1<sup>st</sup> mortgage) arrearage to be paid pursuant to the terms of approved loan modification. Any arrearage claim filed by 1<sup>st</sup> mortgage shall be treated as contingent.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon the Debtor's best estimate and belief. An allowed proof of claim will supercede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notices from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

DATED 12/19/2014

\_\_\_\_\_  
s/Alphonso Ruffin Sr  
Debtor

\_\_\_\_\_  
Debtor